



Diversity, Inclusion and Efficient Disaster Risk Reduction in Nigeria: An Analytical Approach to the Intersection

Emenike Umesi, PhD

Founding Director, African Centre for Disaster Risk Management, Abuja, Nigeria

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ABSTRACT

Nigeria's exposure to recurrent flooding, drought and desertification, violent extremism, farmer–herder conflict, epidemics, oil pollution and building collapse has made disaster risk reduction (DRR) an urgent governance priority. Yet the country's DRR architecture — anchored in the National Emergency Management Agency (NEMA) Act of 1999, the National Disaster Management Framework (2010), the National Disaster Risk Management Policy (2018) and the recently launched National Strategy for Disaster Risk Reduction (2025–2030) — has been slow to translate the inclusion commitments of the Sendai Framework for Disaster Risk Reduction 2015–2030 into disaggregated data collection, participatory planning and differentiated response. This paper develops an analytical framework for understanding how diversity — of gender, age, disability, ethnicity, religion, and socio-economic and geographic position — intersects with disaster vulnerability and response effectiveness in Nigeria. Drawing on intersectionality theory (Crenshaw, 1989, 1991), the Pressure-and-Release model of vulnerability (Wisner et al., 2004) and the Social Vulnerability Index tradition (Cutter et al., 2003), the paper synthesises institutional, humanitarian and academic evidence — including national statistics from NEMA and the National Bureau of Statistics, displacement data from the International Organization for Migration's Displacement Tracking Matrix and the Internal Displacement Monitoring Centre, and case evidence from the 2012 and 2022 floods and the North-East insurgency-displacement crisis — to argue that exclusion is not incidental to Nigerian disaster outcomes but a structural driver of them. The paper concludes that efficient DRR in Nigeria requires moving from formally inclusive policy language to operational inclusion: disaggregated risk data, representation of marginalised groups in disaster governance structures, and resourced, accountable implementation at the state and local levels.

Keywords: disaster risk reduction; diversity and inclusion; intersectionality; vulnerability; Nigeria; internally displaced persons; Sendai Framework

INTRODUCTION

Disasters are rarely purely natural events. A growing consensus in hazards research holds that a disaster occurs at the intersection of a physical hazard and a socially produced condition of vulnerability, so that who is harmed, how severely, and how effectively they recover is shaped as much by social structure as by the hazard itself (Wisner, Blaikie, Cannon, & Davis, 2004). Nigeria illustrates this proposition with unusual clarity. The country sits 60th of 193 countries on the 2025 World Risk Index, a ranking that has worsened rather than improved in recent years (Global Voices, 2026), and it experiences a multi-hazard risk profile that includes hydro-meteorological disasters (flooding, drought and desertification), conflict-driven displacement (insurgency, farmer–herder violence), epidemic disease, environmental degradation (notably oil pollution in the Niger Delta) and recurrent building collapse in its rapidly urbanising cities. Between 2008 and 2024 alone, Nigeria recorded 9.9 million disaster-related displacements, the highest total in Africa (Internal Displacement Monitoring Centre [IDMC], 2026).

At the same time, Nigeria is one of the most socially heterogeneous countries in the world, comprising more than 250 ethnic groups, multiple major religious traditions, and sharp regional disparities in income, infrastructure and state capacity. This diversity is not incidental to disaster outcomes: evidence from the 2012 and 2022 floods, the North-East insurgency and the Middle Belt farmer–herder conflict consistently shows that



women, children, older persons, persons with disabilities, and communities in the North-East, Niger Delta and urban informal settlements bear a disproportionate share of disaster impact and are frequently excluded from decision-making about response and recovery (Human Rights Watch [HRW], 2022; Disability Justice Project, 2024; United Nations Children's Fund [UNICEF], 2023). This is despite a policy architecture — from the NEMA Act 1999 through the National Disaster Risk Management Policy 2018 to the National Strategy for Disaster Risk Reduction 2025–2030 — that formally commits Nigeria to the Sendai Framework's call for risk governance that is informed by disaggregated data and inclusive of the most vulnerable (United Nations Office for Disaster Risk Reduction [UNDRR], n.d.-a).

This paper asks a specific analytical question: how does the intersection of diversity and exclusion shape disaster vulnerability and disaster response effectiveness in Nigeria, and what would it take to close the gap between Nigeria's formally inclusive DRR policy and its still uneven practice? The paper does not present new primary fieldwork; rather, it develops an analytical synthesis that (a) maps Nigeria's disaster risk landscape and governance architecture, (b) applies intersectionality and social vulnerability theory to identify how gender, age, disability, ethnicity/religion, socio-economic status and geography combine to produce differentiated risk, (c) examines documented cases in which this intersection visibly shaped outcomes, and (d) derives policy-relevant recommendations. In doing so, the paper contributes to a still-thin body of Nigeria-specific empirical and theoretical work applying intersectionality to disaster studies, a gap noted by regional governance scholarship (Springer/International Journal of Disaster Risk Science, 2025) and by international humanitarian actors working in Nigeria (United Nations Development Programme [UNDP], 2022).

The remainder of the paper is organised as follows. Section 2 sets out the theoretical framework. Section 3 explains the analytical approach and data sources. Section 4 reviews Nigeria's disaster risk landscape and its DRR governance architecture. Section 5 examines the principal diversity and inclusion dimensions relevant to Nigerian disaster risk. Section 6 presents case evidence. Section 7 discusses the intersection and its implications for DRR efficiency. Section 8 offers policy recommendations, and Section 9 concludes.

THEORETICAL FRAMEWORK

This paper draws on three complementary bodies of theory to analyse the intersection of diversity, inclusion and disaster risk reduction in Nigeria: intersectionality theory, the vulnerability-centred Pressure-and-Release (PAR) model, and the Social Vulnerability Index (SoVI) tradition.

Intersectionality

Intersectionality originates in Black feminist legal scholarship, most influentially in Kimberlé Crenshaw's (1989, 1991) analysis of how race and gender combine to produce forms of discrimination that are not reducible to either category alone. Crenshaw's central insight — that overlapping systems of disadvantage interact to produce experiences qualitatively different from the sum of their parts — has since been extended well beyond law, including by Patricia Hill Collins (2015), into fields such as public health, migration studies and, increasingly, disaster and climate research. Applied to disaster risk, intersectionality directs attention to how a person's simultaneous positioning — for example, as a displaced, disabled, older woman in a Borno State camp — produces a distinct and often compounded risk profile that separate analyses of gender, disability, age or displacement status would each understate (UN Women, n.d.). This paper treats intersectionality as the organising lens for identifying where and how multiple axes of marginalisation converge in the Nigerian disaster context.

Vulnerability Theory and the Pressure-and-Release Model

The second pillar is the vulnerability tradition associated with Wisner, Blaikie, Cannon and Davis's *At Risk: Natural Hazards, People's Vulnerability and Disasters* (1994; 2nd ed. 2004). The Pressure-and-Release (PAR) model conceptualises disaster risk as the product of hazard and vulnerability, where vulnerability itself is generated through a causal chain running from root causes (for example, limited access to power, resources and structures, and marginalisation of particular groups) through dynamic pressures (for example, rapid



urbanisation, conflict, or environmental degradation) to unsafe conditions (for example, living in flood-prone settlements without adequate protection, or lacking access to early-warning information). The PAR model is analytically valuable for this paper because it explicitly locates the sources of differential vulnerability in social and political structures rather than treating vulnerable groups as a residual category, and because it maps naturally onto Nigeria's own layered governance structure of root-cause (national policy and political economy), dynamic-pressure (state-level governance and conflict dynamics) and unsafe-condition (local, household-level) factors.

Social Vulnerability Index Approaches

The third pillar draws on Susan Cutter's Social Vulnerability Index (SoVI) tradition (Cutter, Boruff, & Shirley, 2003), which operationalises social vulnerability through composite indicators — typically including socio-economic status, age, gender, race/ethnicity, disability and rurality — that can be mapped sub-nationally to identify where vulnerability is spatially concentrated. SoVI-type approaches have been applied in African contexts, including Zimbabwe (Mavhura, Manyena, & Collins, 2017), but robust sub-national social vulnerability mapping remains largely absent for Nigeria. This represents both a limitation acknowledged in this paper and an opportunity for future empirical work: a Nigeria-specific SoVI, disaggregated to state or local government level, would substantially strengthen the evidence base for the arguments advanced here.

Inclusive DRR as a Normative Framework

These three theoretical strands are connected to an emerging normative and policy framework for inclusive DRR, most prominently articulated by UNDRR's guidance on gender-transformative and disability-inclusive disaster risk reduction (UNDRR, n.d.-a, n.d.-b), the Global Facility for Disaster Reduction and Recovery's (GFDRR) inclusive disaster risk management portfolio (World Bank/GFDRR, n.d.), and the Dhaka Declaration 2015+ on Disability and Disaster Risk Management, which adopts the principle of 'nothing about us without us' as a standard for the representation of persons with disabilities in disaster governance (UNDRR, 2018). Read together, these three theoretical strands and their associated normative framework generate the analytical proposition tested descriptively in this paper: that disaster risk reduction efficiency in Nigeria is systematically constrained where intersecting forms of marginalisation are not identified, measured and addressed in policy design and operational response.

METHODOLOGY AND ANALYTICAL APPROACH

This paper adopts a qualitative, document-based analytical approach rather than primary empirical fieldwork. It synthesises three categories of source material. First, Nigerian government and institutional documents, including NEMA's National Disaster Risk Management Policy (2018), the National Disaster Management Framework (2010), the National Policy on Internally Displaced Persons (2021), and statistical reports from the National Bureau of Statistics (NBS) and NEMA. Second, international institutional data and reporting, including the Displacement Tracking Matrix (DTM) maintained by the International Organization for Migration (IOM), the Internal Displacement Monitoring Centre's (IDMC) Global Report on Internal Displacement, UNICEF and UN OCHA situation reports, and UNDRR and World Bank/GFDRR policy guidance. Third, peer-reviewed academic literature on Nigerian disaster risk, displacement and conflict, and on intersectionality and vulnerability theory more broadly.

The analytical method is thematic and comparative: hazard, governance and vulnerability data are organised according to the diversity dimensions identified in Section 5, then read against the theoretical framework in Section 2 to identify patterns of intersecting disadvantage. Case studies (Section 6) were selected purposively for the richness of available documentation and their capacity to illustrate distinct dimensions of the intersection; the 2012 and 2022 floods for gender, age and geography; the North-East camp closures for the interaction of displacement, gender and disability; and Middle Belt farmer–herder violence for the interaction of ethnicity, religion and geography.

The following limitations are stated here. First, displacement and disaster statistics in Nigeria are reported by multiple institutions using different methodologies and reference periods (IDMC distinguishes between year-



end displacement stocks and within-year new displacement flows, while IOM DTM reports operational, moment-in-time counts for specific zones) and these figures are not interchangeable; this paper attributes each figure to its specific source and reporting period rather than presenting a single reconciled total. Second, nationally representative, disability-disaggregated displacement and disaster-impact data are largely unavailable in Nigeria's public statistical record, which is itself a finding about the state of inclusive data governance discussed further in Section 7.

NIGERIA'S DISASTER RISK LANDSCAPE AND GOVERNANCE ARCHITECTURE

Hazard Profile

NEMA's National Disaster Risk Management Policy (2018) classifies Nigeria's disaster risk into hydro-meteorological, environmental, epidemic and technological hazards. Drought and desertification affect roughly one-fifth of Nigeria's land mass, concentrated in the Sudano-Sahelian north, and have historically accounted for the largest share of disaster fatalities in NEMA's own analysis, while flooding is somewhat less frequent but causes the greatest economic damage per event (NEMA, 2018).

Flooding is nonetheless the hazard most visible in the national record. The 2012 floods, the worst in roughly forty years, driven by exceptional rainfall combined with water releases from the Lagdo Dam in Cameroon — affected thirty-two of Nigeria's thirty-six states, with NEMA's contemporaneous figures recording approximately seven million people affected, 2.1 million displaced and 363 deaths, though later academic reviews cite higher displacement and injury tolls (Echendu, 2022; Integrated Regional Information Networks, 2012). The 2022 floods, described by federal authorities as the worst since 2012, displaced more than 1.4 million people, killed over 600, injured more than 2,400, damaged over 569,000 hectares of farmland and destroyed more than 200,000 homes across thirty-four of thirty-six states, with estimated economic losses of ₦4.2 trillion and a subsequent cholera outbreak in the Borno–Adamawa–Yobe (BAY) states (Assessment Capacities Project [ACAPS], 2022; United Nations Office for the Coordination of Humanitarian Affairs [OCHA], 2022). Flooding in 2024 affected over five million people and displaced more than one million, with Kano State alone losing over a quarter of expected agricultural output (Global Voices, 2026); NEMA's 2025 after-action reporting claimed a sharp reduction in flood casualties, attributed to improved mitigation, though this self-assessment warrants independent verification.

Conflict is Nigeria's other dominant driver of disaster displacement. The Boko Haram/Islamic State West Africa Province insurgency has killed an estimated 15,889 to over 43,000 people (estimates vary by source and period) and displaced 3.9 million people across the North-East since its onset (Al Jazeera, 2025; Sheikh, Hamid, & Adamu, 2021). Farmer–herder conflict, concentrated in the Middle Belt and North-Central zones, has been associated with estimates ranging from 10,000 to over 15,000 deaths over the past decade and roughly 300,000 displaced, with Benue State alone recording over 7,000 fatalities between 2015 and 2020 (Africa Center for Strategic Studies, n.d.; International Crisis Group, cited in France 24, 2021; Taiwo & Olaniyan, 2025).

Epidemic disease adds a further recurrent layer: the Nigeria Centre for Disease Control recorded, in 2024 alone, 1,187 confirmed Lassa fever cases with 191 deaths across twenty-eight states, 378 cholera deaths (a 220 percent increase on 2023), and 309 diphtheria deaths (Nigeria Centre for Disease Control [NCDC], cited in Punch, 2025). Environmental degradation, epitomised by decades of oil pollution in the Niger Delta, constitutes a slow-onset disaster: the United Nations Environment Programme's landmark Environmental Assessment of Ogoniland (2011) estimated approximately 546 million gallons spilled over five decades, benzene contamination of drinking water at hundreds of times World Health Organization guideline levels, and a projected twenty-five- to thirty-year cleanup horizon. Finally, rapid, poorly regulated urbanisation has produced a persistent building-collapse hazard: the Building Collapse Prevention Guild recorded 679 collapses and over 1,600 deaths since 1974, with Lagos State accounting for more than half of all recorded incidents (Nigeria Info FM, 2025; Punch, 2025).



DRR Governance and Policy Architecture

Nigeria's formal DRR architecture has developed in four principal stages. The National Emergency Management Agency (NEMA) Act of 1999 (amending earlier 1976 arrangements) established NEMA as the lead federal disaster-management institution and mandated State Emergency Management Agencies (SEMAs) as its sub-national counterparts (UN-SPIDER, n.d.). Scholarly appraisal, however, has criticised the Act for focusing primarily on institutional establishment rather than substantive disaster-risk-reduction obligations (Bang, Miles, & Gordon, cited in International Journal of Disaster Risk Reduction). The National Disaster Management Framework (2010) subsequently provided the operational coordination architecture across seven thematic areas spanning institutional capacity, risk assessment, mitigation, response and recovery, and formalised the vertical coordination structure linking NEMA, SEMA and Local Emergency Management Agencies (LEMAs) (NEMA, 2010).

Following the adoption of the Sendai Framework for Disaster Risk Reduction 2015–2030, Nigeria published its National Disaster Risk Management Policy in 2018, explicitly framed as a shift from reactive relief toward proactive risk management aligned with Sendai's four priorities — understanding disaster risk, strengthening disaster risk governance, investing in DRR for resilience, and enhancing preparedness for effective response and Build Back Better recovery (NEMA, 2018; UNDRR, n.d.-a). Most recently, the Office of the Vice President and NEMA, with technical and financial support from UNDP and the Government of Sweden, launched a National Strategy for Disaster Risk Reduction covering 2025–2030 together with a short- and medium-term action plan (UNDP, n.d.). Complementing this DRR-specific architecture, Nigeria adopted a National Policy on Internally Displaced Persons in 2021, domesticating the African Union's Kampala Convention and establishing standards for the protection, return, local integration, relocation and durable resettlement of IDPs, implemented through the National Commission for Refugees, Migrants and Internally Displaced Persons (Refworld, 2021).

On paper, this represents a reasonably complete legal and policy stack. In practice, independent assessments describe implementation as uneven, with weak SEMA/LEMA capacity, limited disaggregated data collection, and — as a recent African governance study concludes — participation of marginalised and community stakeholders in DRR decision-making that is 'uneven' and in places 'partly symbolic' rather than substantive (International Journal of Disaster Risk Science, 2025). This gap between formally inclusive policy commitments and operational practice is the central empirical puzzle this paper seeks to analyse.

DIVERSITY AND INCLUSION DIMENSIONS IN NIGERIAN DISASTER RISK

This section examines six overlapping dimensions along which diversity shapes disaster vulnerability and response effectiveness in Nigeria: gender, disability, ethnicity and religion, age, socio-economic status, and geography. Consistent with the intersectionality framework set out in Section 2, these dimensions are treated not as independent categories but as axes that combine within individuals and communities to produce compounded risk.

Gender

Nigerian and international agencies consistently document that natural hazards and conflict affect women and men differently, and that existing gender inequalities are frequently magnified rather than suspended during disasters (UNDP, 2022). In North-East IDP camps, documented risks facing women and girls include sexual exploitation and abuse, rape, transactional sex driven by economic desperation, forced and early marriage, and constrained access to safe reproductive healthcare; Borno State's maternal mortality ratio has been estimated at roughly 709 per 100,000 live births, reflecting the compounded effect of conflict, displacement and weakened health infrastructure (Ibrahim et al., cited in PMC, 2022; PMC, 2024). At the same time, women are frequently under-represented in formal disaster governance and response-planning structures, prompting UNDP- and UN Women-supported initiatives to strengthen women's leadership role in Nigeria's disaster risk management (UNDP, 2022).



Persons with Disabilities

Persons with disabilities are among the most consistently excluded groups in Nigerian disaster response. Investigative reporting on conflict-affected communities in the North-East documents cases in which persons with disabilities were left behind during evacuation, excluded from casualty and needs data, and unable to access distribution points or camp services designed without accessibility in mind (Disability Justice Project, 2024). In response, humanitarian actors in the BAY states have formed a Disability Working Group specifically to address access and protection gaps (Disability Justice Project, 2024), while UN agencies have launched targeted programming to empower displaced women, girls and persons with disabilities in the North-East (United Nations, n.d.). The near-total absence of nationally representative, disability-disaggregated disaster and displacement data — noted as a limitation in Section 3 — is itself evidence of this exclusion: a population that is not counted is, in practice, a population that is difficult to plan for.

Ethnicity and Religion

Nigeria's disaster risk landscape intersects visibly with its ethnic and religious diversity, most prominently in farmer–herder conflict, which is widely — if sometimes over-simplistically — framed as pitting predominantly Muslim Fulani pastoralists against predominantly Christian farming communities, particularly in the Middle Belt (Foreign Affairs, 2019). Scholars caution against a purely religious framing, noting that competition over land, water and grazing routes, compounded by desertification-driven southward herder migration, is a significant underlying driver (Taiwo & Olaniyan, 2025); nonetheless, the conflict's toll falls along recognisably ethnic and religious lines and has become a significant, likely under-counted, source of internal displacement. The Boko Haram insurgency has likewise disproportionately affected the Kanuri-majority and religiously mixed communities of Borno, Adamawa and Yobe states, with religious minorities in affected areas facing compounded risks of targeted violence in addition to general conflict exposure.

Age: Children and Older Persons

Children are demographically dominant among Nigeria's disaster-affected and displaced populations. UNICEF estimated that the 2022 floods affected 4.4 million people including 2.6 million children, of whom more than 1.5 million were assessed to be at heightened risk (UNICEF, 2023). IOM's Displacement Tracking Matrix similarly found that, of the 2,252,348 IDPs recorded in its Round 49 assessment (October–November 2024) across the North-East, fifty-five percent were children, fifty-four percent were female, and seven percent were elderly (IOM DTM, 2024) — figures that underpin the widely cited estimate that women and children together constitute roughly four-fifths of Nigeria's displaced population. Older persons, though a smaller proportion, are routinely identified in the international humanitarian literature as an overlooked group in emergency response, facing distinct mobility, health and information-access barriers that generic response planning does not address (HelpAge International, n.d.).

Socio-economic Status

Poverty compounds exposure and constrains recovery capacity across every hazard type reviewed in Section 4: flood-affected riverine and urban informal-settlement communities typically lack the resources to rebuild without external assistance; conflict-displaced households frequently lose productive assets (farmland, livestock, tools) that are central to their pre-displacement livelihoods; and weak enforcement of building codes disproportionately endangers residents of lower-cost, informally constructed housing in cities such as Lagos, where over half of all recorded building collapses have occurred (Nigeria Info FM, 2025).

Geography and Regional Disparity

Vulnerability in Nigeria is markedly concentrated in specific regions: the conflict-affected North-East (Boko Haram/ISWAP insurgency), the Middle Belt and North-Central zone (farmer–herder violence), the Niger Delta (oil pollution and associated slow-onset environmental harm), and flood-prone riverine states and rapidly densifying urban informal settlements. These regional concentrations mean that geography functions as a



proxy for compounded risk: a household's location substantially predicts its exposure to a specific hazard type and its likely access — or lack of access — to state capacity, infrastructure and humanitarian response.

CASE EVIDENCE: THE INTERSECTION IN PRACTICE

The 2012 and 2022 Floods: Gender, Age and Geography

The 2012 and 2022 floods illustrate how a single hazard type produces markedly different impacts across social groups occupying the same geography. In both events, riverine and low-lying urban communities — disproportionately poor — bore the brunt of displacement and property loss, while women and children, who made up the majority of those sheltering in camps and informal displacement sites, faced elevated risks of disease, reproductive-health harm and protection concerns documented in UNICEF's 2022–2023 flood response reporting (UNICEF, 2023). The scale of the 2022 flood response (coordinated across thirty-four states with an estimated ₦4.2 trillion in economic losses (OCHA, 2022)) also exposed the limits of SEMA/LEMA capacity at sub-national level, reinforcing the governance gap identified in Section 4.2.

North-East Camp Closures: Displacement, Gender and Disability

Human Rights Watch's 2022 investigation into Borno State's closure of eight IDP camps in and around Maiduguri, and the relocation of more than 140,000 people since May 2021, provides a detailed case of exclusion embedded in disaster/conflict response itself. HRW documented that many relocations occurred without adequate consultation of affected populations, that return areas frequently lacked basic services and security guarantees, and that women, children and persons with disabilities faced particular difficulty asserting their needs and preferences within a top-down closure process (HRW, 2022). Subsequent reporting indicates that some residents have continued to fear return to areas they consider unsafe even as authorities have pursued further camp closures (Al Jazeera, 2025). This case exemplifies how a disaster-response decision made with a formally protective rationale — moving people out of camps — can nonetheless reproduce exclusion when the process is not genuinely participatory and inclusive of the most vulnerable.

Middle Belt Farmer–Herder Displacement: Ethnicity, Religion and Geography

Farmer–herder violence in Benue State and the wider Middle Belt illustrates the intersection of ethnicity, religion and geography in producing protracted, under-resourced displacement. With Benue State alone recording over 7,000 conflict fatalities between 2015 and 2020 (Taiwo & Olaniyan, 2025) and national estimates of farmer–herder-related displacement reaching approximately 300,000 people (International Crisis Group, cited in France 24, 2021), affected communities have received substantially less sustained international humanitarian attention and funding than the North-East insurgency response, despite comparable or, in some assessments, higher lethality in individual years (Foreign Affairs, 2019). This disparity suggests that the intersection of diversity and disaster risk operates not only at the level of individual vulnerability within a crisis, but at the level of which crises receive institutional and donor attention in the first place.

DISCUSSION: WHAT THE INTERSECTION MEANS FOR DRR EFFICIENCY

Read together, the evidence reviewed in Sections 4 through 6 supports three propositions central to this paper's analytical argument.

First, exclusion is not incidental to disaster outcomes in Nigeria; it is a structural driver of who is harmed and how severely. The Pressure-and-Release model's distinction between root causes, dynamic pressures and unsafe conditions helps explain why: limited political voice for women, persons with disabilities, religious and ethnic minorities and poor communities (a root cause) interacts with dynamic pressures such as conflict, rapid urbanisation and environmental degradation to produce unsafe conditions — informal housing in flood-prone areas, camps without accessible infrastructure, return areas without security guarantees — that are unevenly distributed across the population (Wisner et al., 2004). Nigeria's own data illustrate the scale of this unevenness: the finding that fifty-five percent of North-East IDPs are children and fifty-four percent are



female (IOM DTM, 2024) is not an incidental demographic fact but a direct consequence of who is most exposed to, and least protected from, the underlying conflict dynamics.

Second, the intersectionality lens reveals that single-axis analysis — gender alone, disability alone, ethnicity alone — systematically understates risk for individuals positioned at multiple intersecting axes of marginalisation. A displaced, disabled, older woman in a Borno camp experiences a risk profile shaped simultaneously by gender-based protection risks, disability-related access barriers, age-related health vulnerability and displacement-related resource scarcity; policies or programmes designed around any single dimension in isolation are unlikely to reach her effectively. The near-absence of disability-disaggregated displacement data in Nigeria's public statistical record (Section 3) means that this compounded risk is, at present, largely invisible in the data that shapes response planning — a finding consistent with the broader international literature's observation that data gaps are themselves a form of exclusion (UNDRR, n.d.-b).

Third, and most directly relevant to the paper's efficiency argument, the gap between Nigeria's formally inclusive policy architecture and its operational practice is a governance and implementation problem rather than a policy-design problem. Nigeria's DRR policy stack, the NEMA Act, the National Disaster Management Framework, the National Disaster Risk Management Policy and the 2025–2030 National Strategy, already incorporates, at least in general terms, the Sendai Framework's call for disaggregated data and inclusive governance (UNDRR, n.d.-a). What is missing, according to independent governance assessment, is consistent operationalisation: SEMA and LEMA level capacity to collect and use disaggregated data, meaningful representation of women, persons with disabilities and minority communities on disaster-management committees consistent with the Dhaka Declaration's 'nothing about us without us' principle (UNDRR, 2018), and resourcing that matches the scale of documented need, particularly in under-attended crises such as Middle Belt displacement (Section 6.3). In efficiency terms, this matters because exclusion has direct operational costs: response efforts that do not account for who is actually vulnerable within an affected population risk misallocating scarce resources, missing the populations most in need, and — as the Borno camp-closure case illustrates — generating new protection risks through the response process itself.

POLICY RECOMMENDATIONS

Building on the analysis above and on comparative international practice, this paper offers the following recommendations for strengthening the diversity-and-inclusion dimension of Nigeria's DRR system.

- a) Institutionalise disaggregated data collection by sex, age, disability status, and where appropriate ethnicity/religion and displacement status, across NEMA, SEMA and IOM/DTM reporting systems, building on the partial disaggregation already achieved in IOM's North-East DTM rounds and extending it nationally and across hazard types.
- b) Operationalise representation requirements consistent with the Dhaka Declaration's 'nothing about us without us' principle by mandating seats for women's groups, organisations of persons with disabilities, and community/minority representatives on state and local emergency management committees, with resourced participation (transport, accessibility accommodations, remuneration for time) rather than symbolic inclusion.
- c) Strengthen SEMA and LEMA capacity through dedicated federal and donor investment, given that the National Strategy for Disaster Risk Reduction 2025–2030 is unlikely to close the implementation gap identified in Section 4.2 without sub-national capacity commensurate with national policy ambition (UNDP, n.d.).
- d) Adopt disability-inclusive response protocols, drawing on comparative models such as Bangladesh's Disaster Management Act 2012 and associated Dhaka Declaration commitments, including accessible early-warning systems, accessible camp and shelter design, and specialised evacuation procedures for persons with mobility, sensory or cognitive impairments.



- e) Ensure genuine consultation in displacement and camp-closure decisions, informed directly by the Borno camp-closure case (Section 6.2), including documented, verifiable consent processes and independent monitoring of return-area safety and service adequacy before relocation is treated as complete.
- f) Address attention and resourcing disparities across crises, so that protracted but lower-profile emergencies such as Middle Belt farmer–herder displacement receive humanitarian and development attention proportionate to documented need rather than to media or donor visibility.
- g) Invest in Nigeria-specific social vulnerability mapping, of the kind pioneered by Cutter et al. (2003) and adapted in other African contexts (Mavhura et al., 2017), to identify sub-national concentrations of intersecting vulnerability and target both prevention investment and response planning accordingly.

CONCLUSION

Nigeria's disaster risk landscape — spanning recurrent flooding, drought and desertification, insurgency, farmer–herder conflict, epidemic disease, environmental degradation and building collapse — interacts with the country's profound social diversity to produce disaster outcomes that are systematically uneven across gender, age, disability, ethnicity, religion, socio-economic status and geography. This paper has argued, drawing on intersectionality theory, the Pressure-and-Release vulnerability model and the Social Vulnerability Index tradition, that this unevenness is not incidental but structural, and that it constitutes a genuine efficiency problem for disaster risk reduction, not merely an equity concern to be addressed after operational objectives are met. Nigeria possesses a reasonably complete formal DRR policy architecture, aligned in general terms with the Sendai Framework's inclusive-governance principles. The evidence reviewed here — from the 2012 and 2022 floods, the North-East camp-closure crisis, and Middle Belt displacement — suggests that the binding constraint is not policy design but operational implementation: the translation of disaggregated-data and inclusive-participation commitments into the everyday practice of NEMA, SEMA, LEMA and their humanitarian partners. Closing this gap will require sustained investment in data systems, genuinely resourced representation for marginalised groups in disaster governance, and accountability mechanisms capable of ensuring that inclusion commitments made in national policy documents are realised in state-level and community-level practice. Future research would benefit from primary empirical work — including a Nigeria-specific social vulnerability index and disability-disaggregated displacement data — that this document-based analytical review has identified as currently lacking but essential to a fuller understanding of the intersection this paper has sought to map.

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Author's Note on Sourcing

This manuscript was compiled through a document-based analytical review using web-sourced institutional, humanitarian and academic material current as of mid-2026, and is intended as a draft for further development, citation verification and adaptation to a target journal's specific style and formatting requirements prior to submission. Several statistics cited above (for example, conflict-fatality estimates and NEMA's 2025 flood after-action figures) derive from a single source or from government self-reporting and should be corroborated against primary datasets, and displacement figures from IDMC (year-end stocks and within-year flows) and IOM DTM (operational, zone-specific counts) are not directly comparable and should not be summed. Author affiliation, funding disclosure, ethics statement (not applicable, as no primary human-subjects research was conducted) and a full title-page formatted to the target journal's author guidelines should be added before submission.